

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342, D, deb, mah

1/45

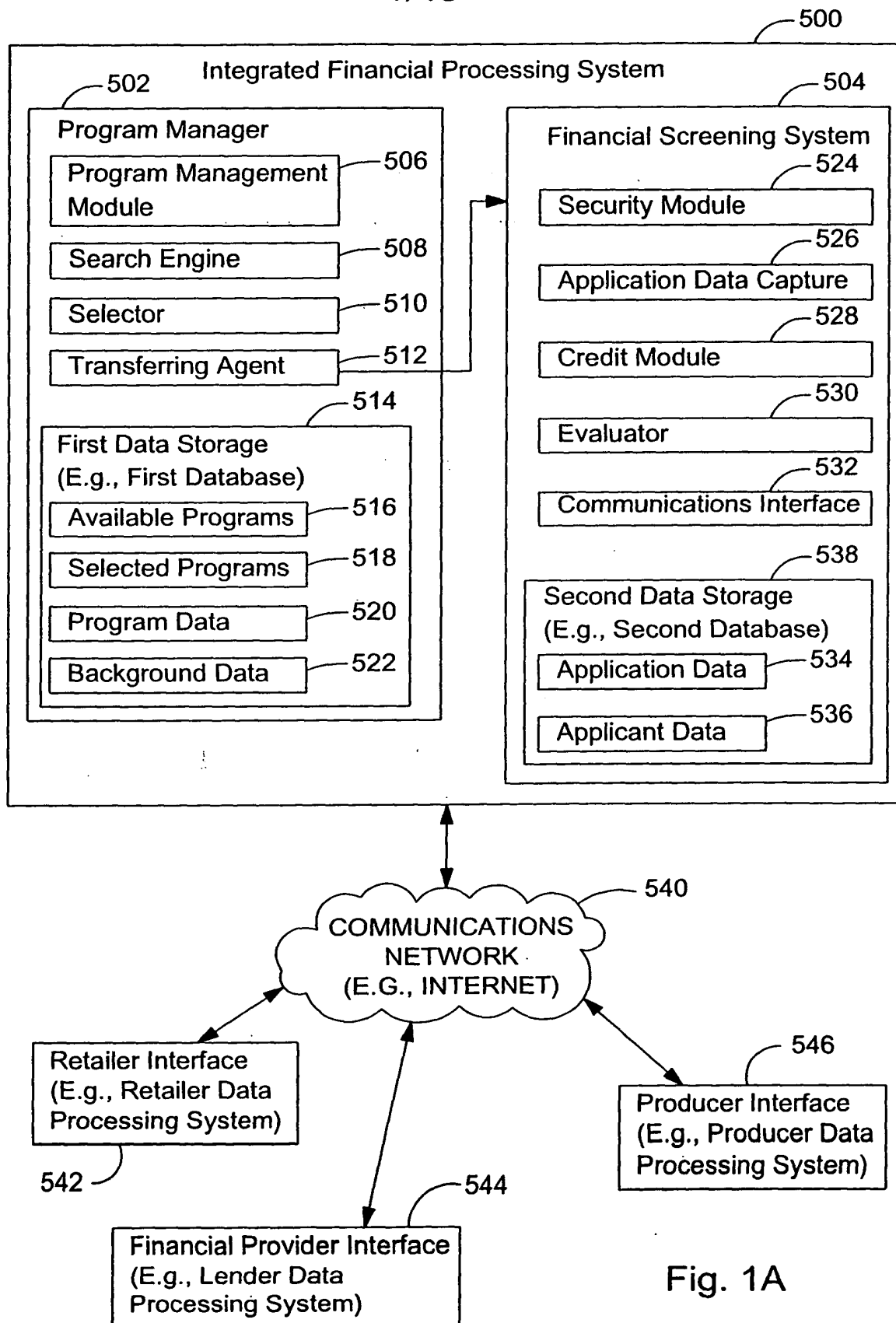


Fig. 1A

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342-D1, D2- deb, mah

2/45

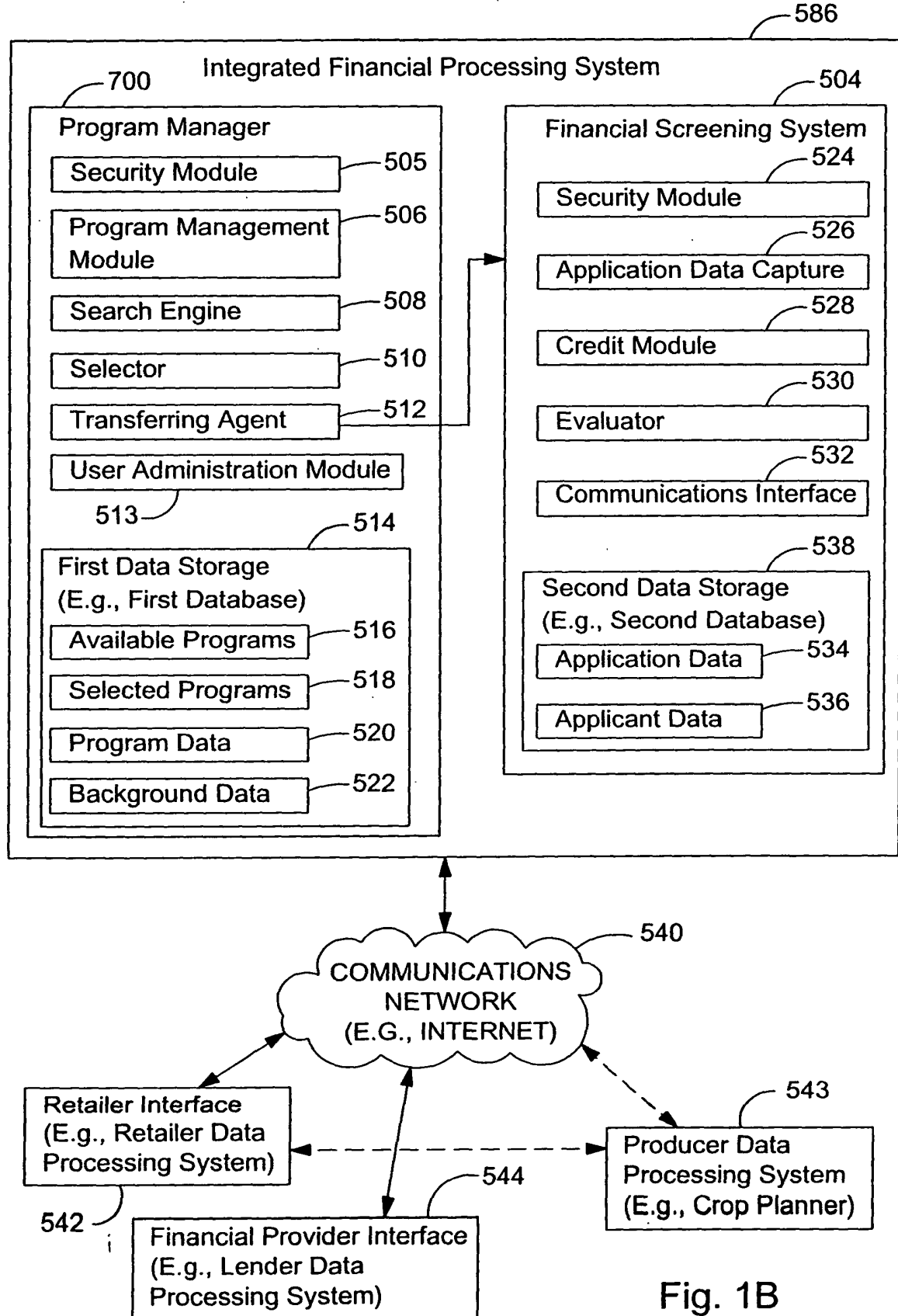


Fig. 1B

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342, D1, D2 - deb, mah

3/45

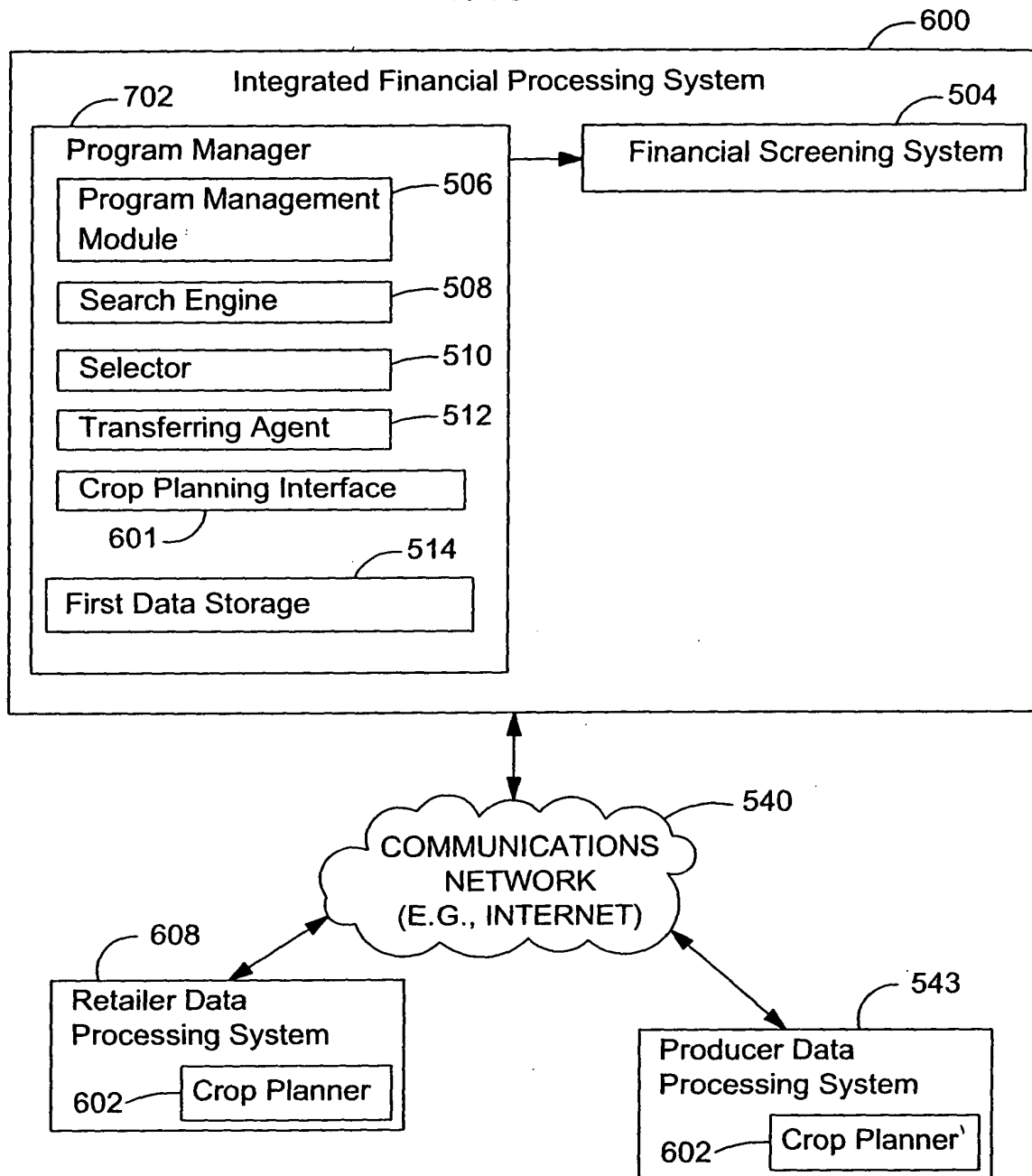


Fig. 1C

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342, D1, D2- deb, mah

4/45

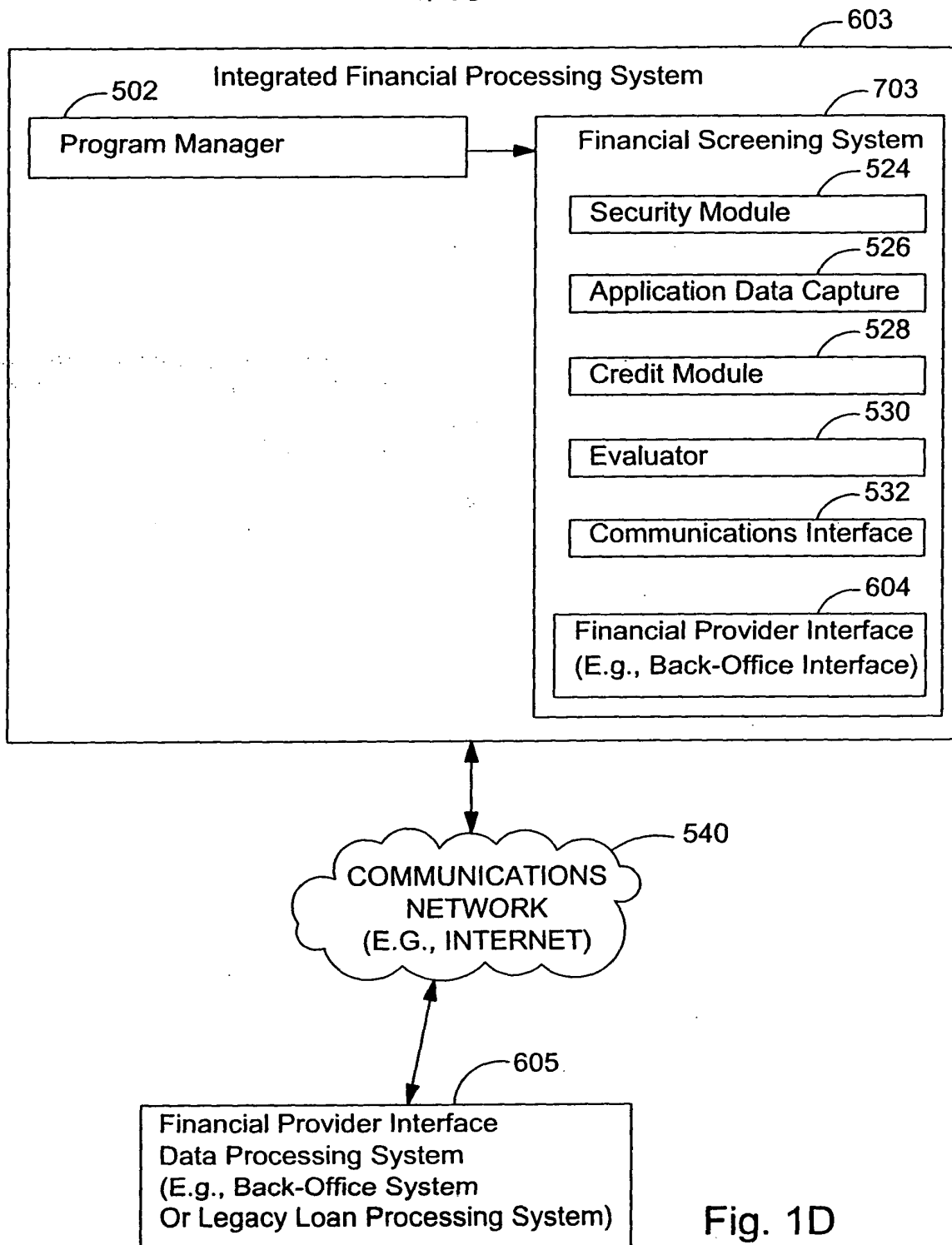


Fig. 1D

5/45

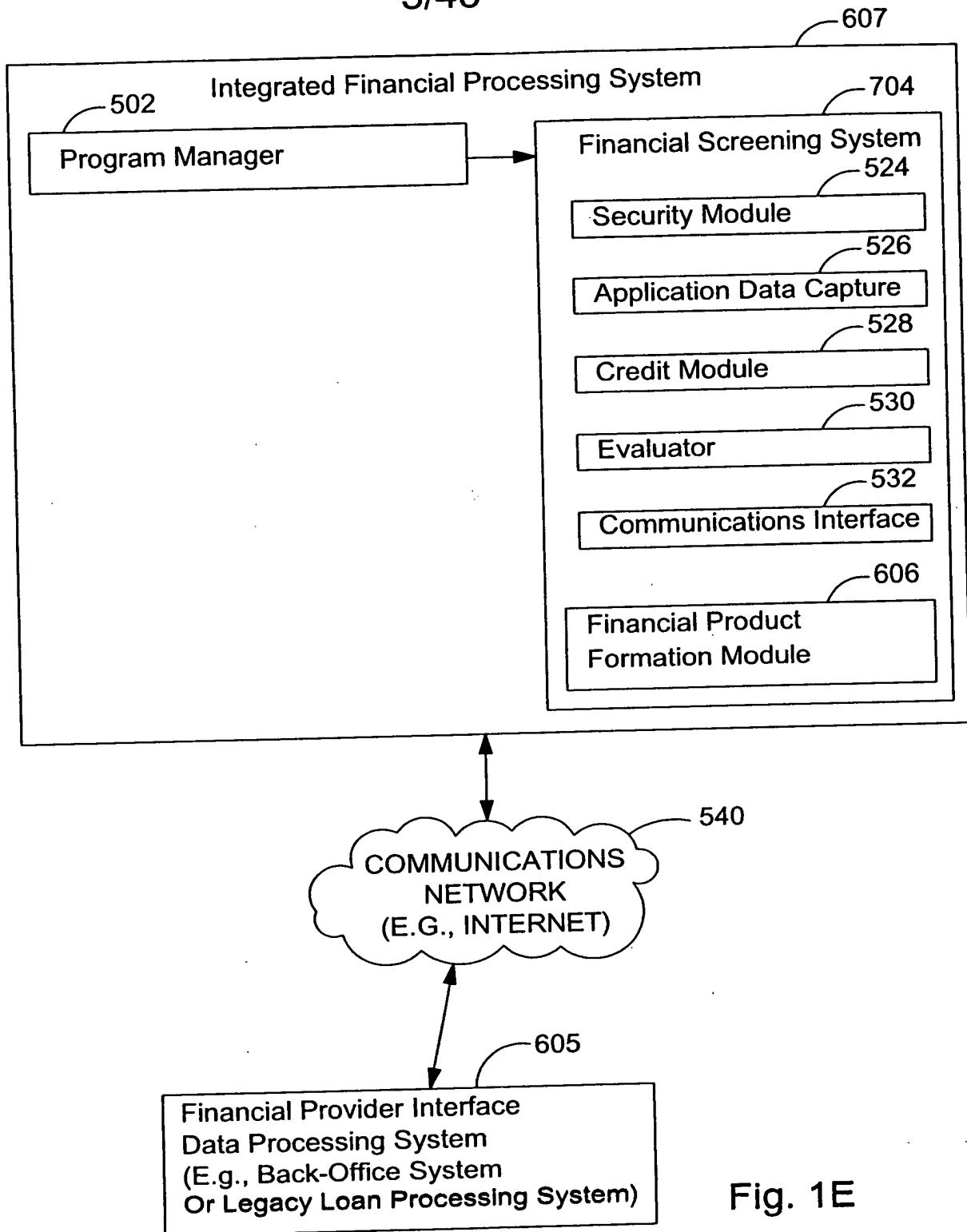


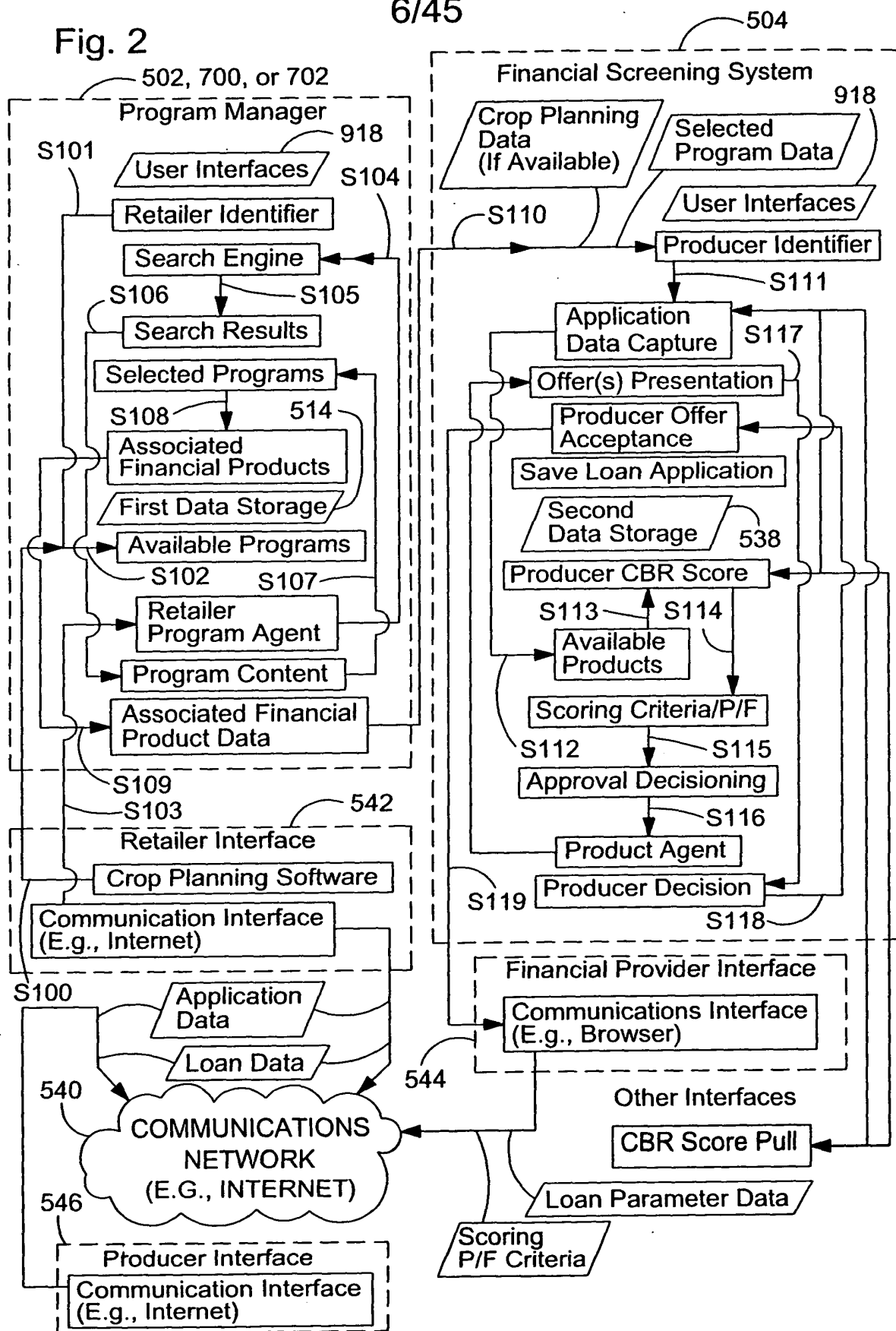
Fig. 1E

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 1634201, 02 - deb, mah

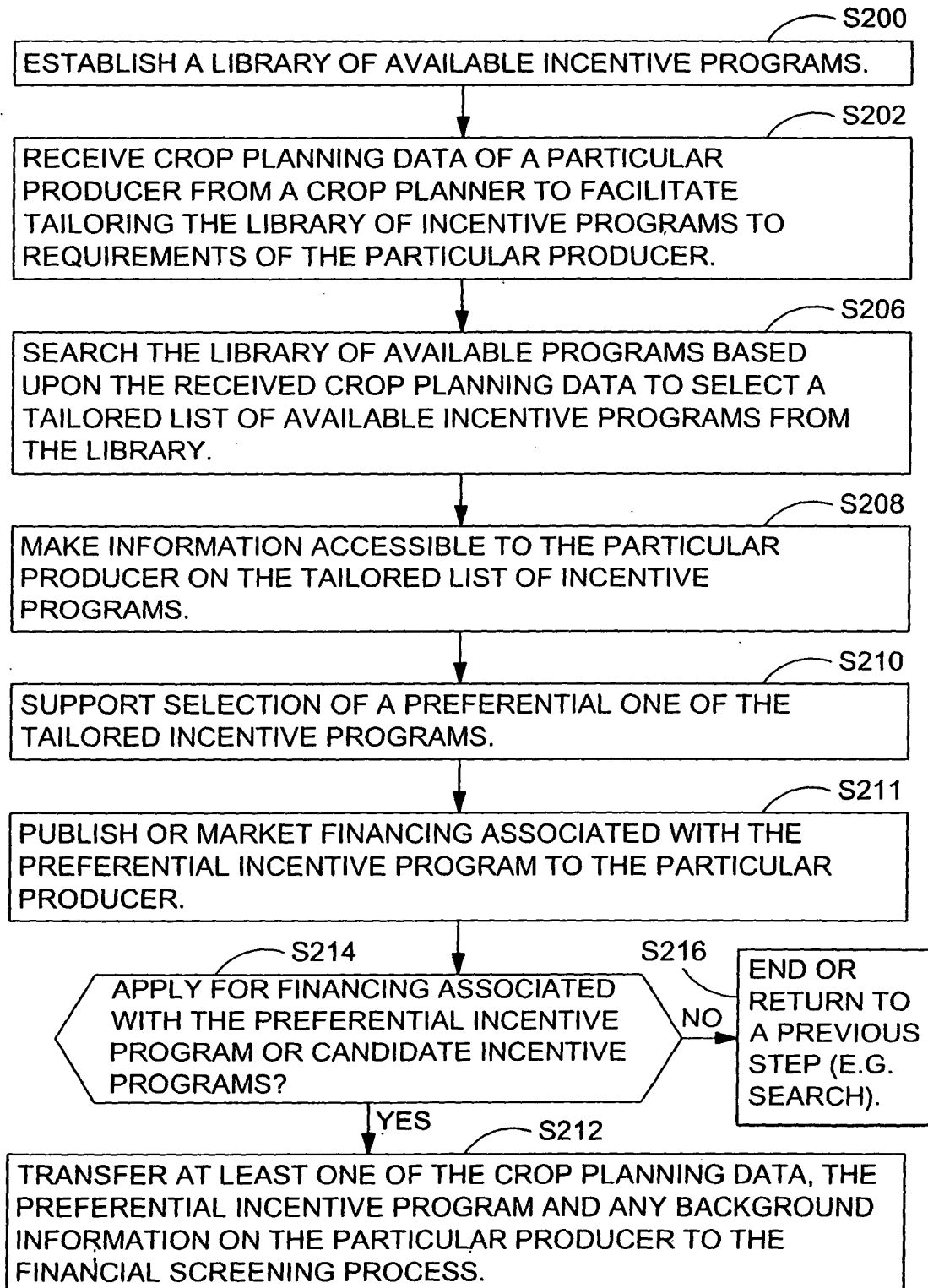
6/45

Fig. 2



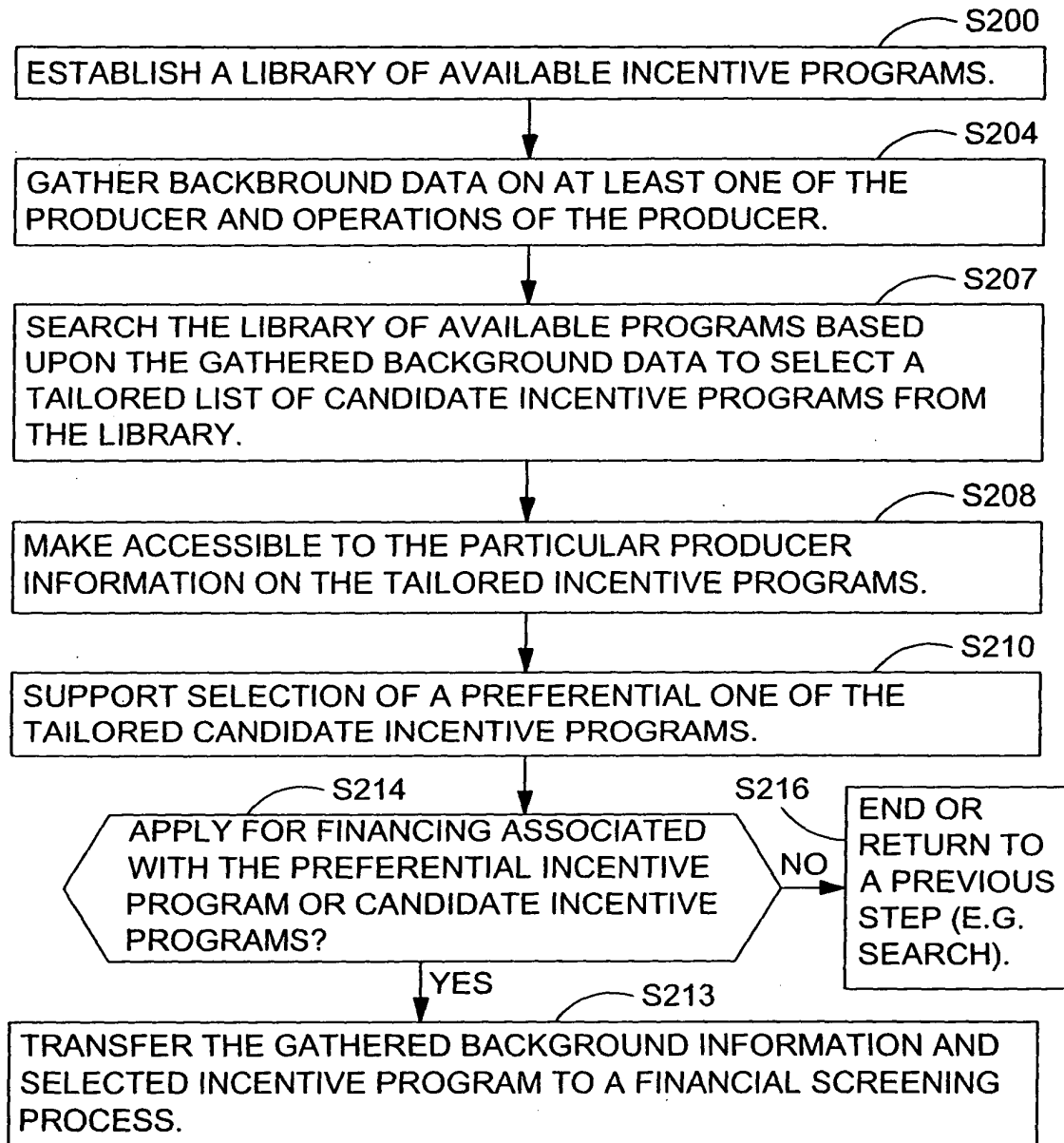
7/45

Fig. 3A



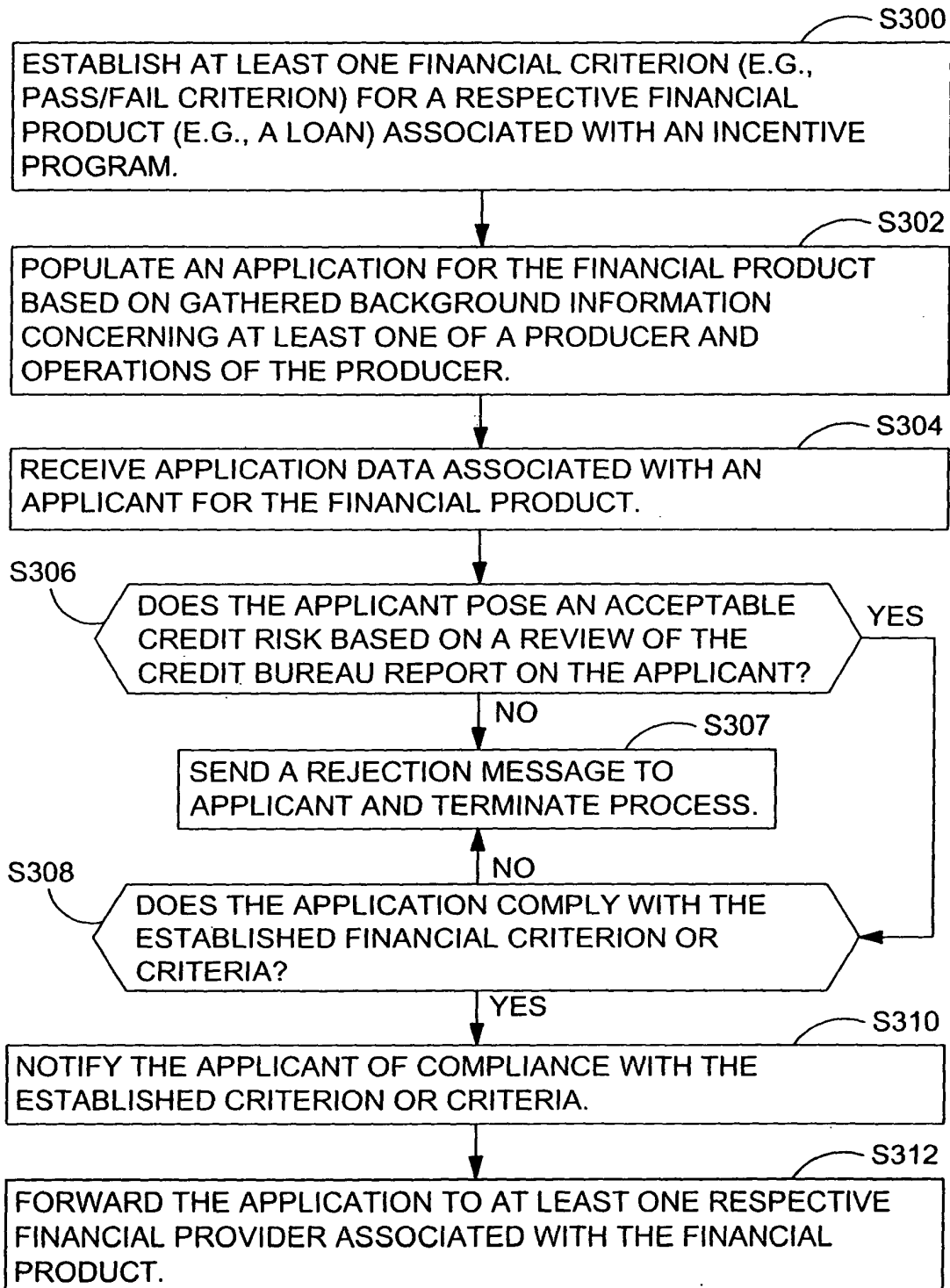
8/45

Fig. 3B



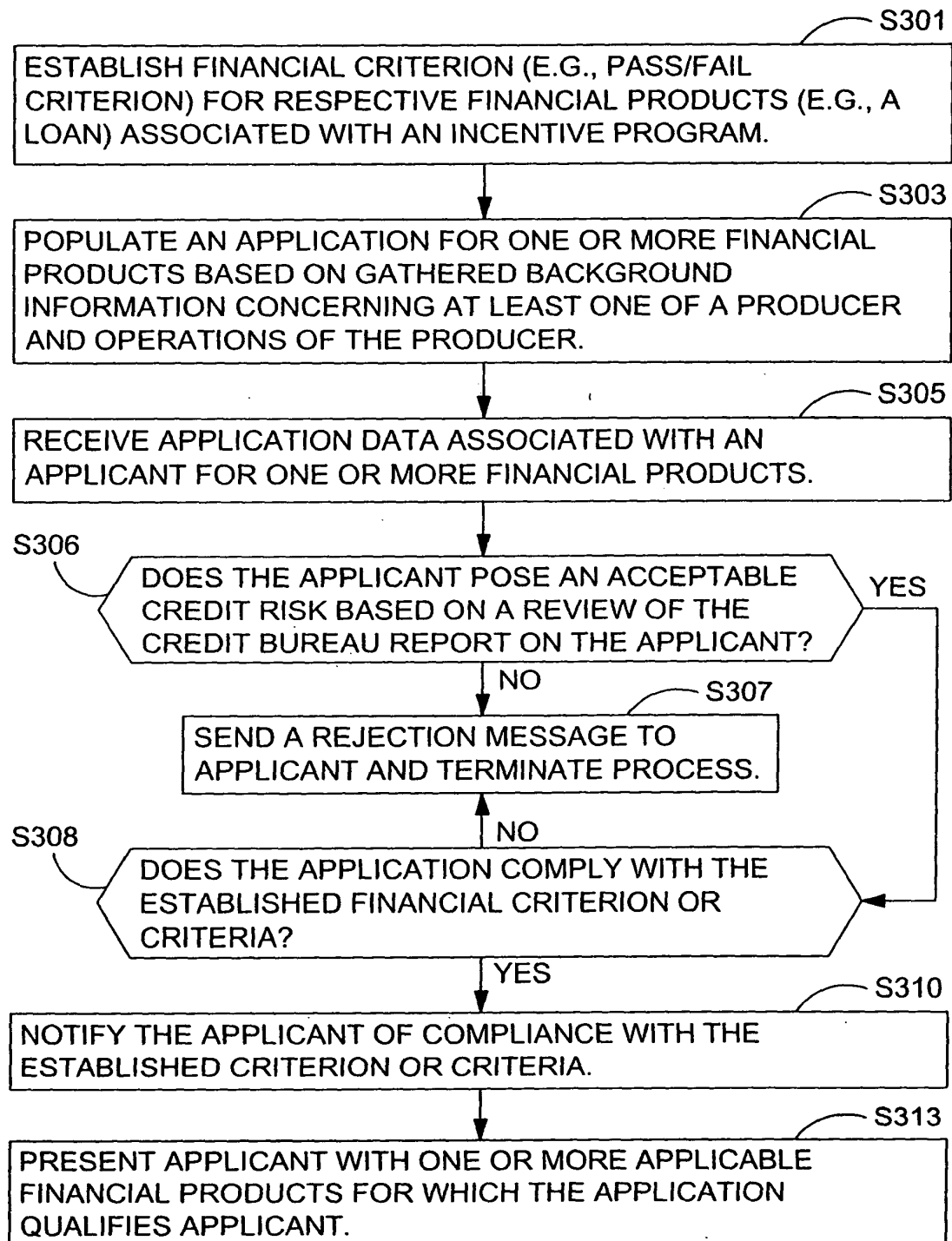
9/45

Fig. 4A



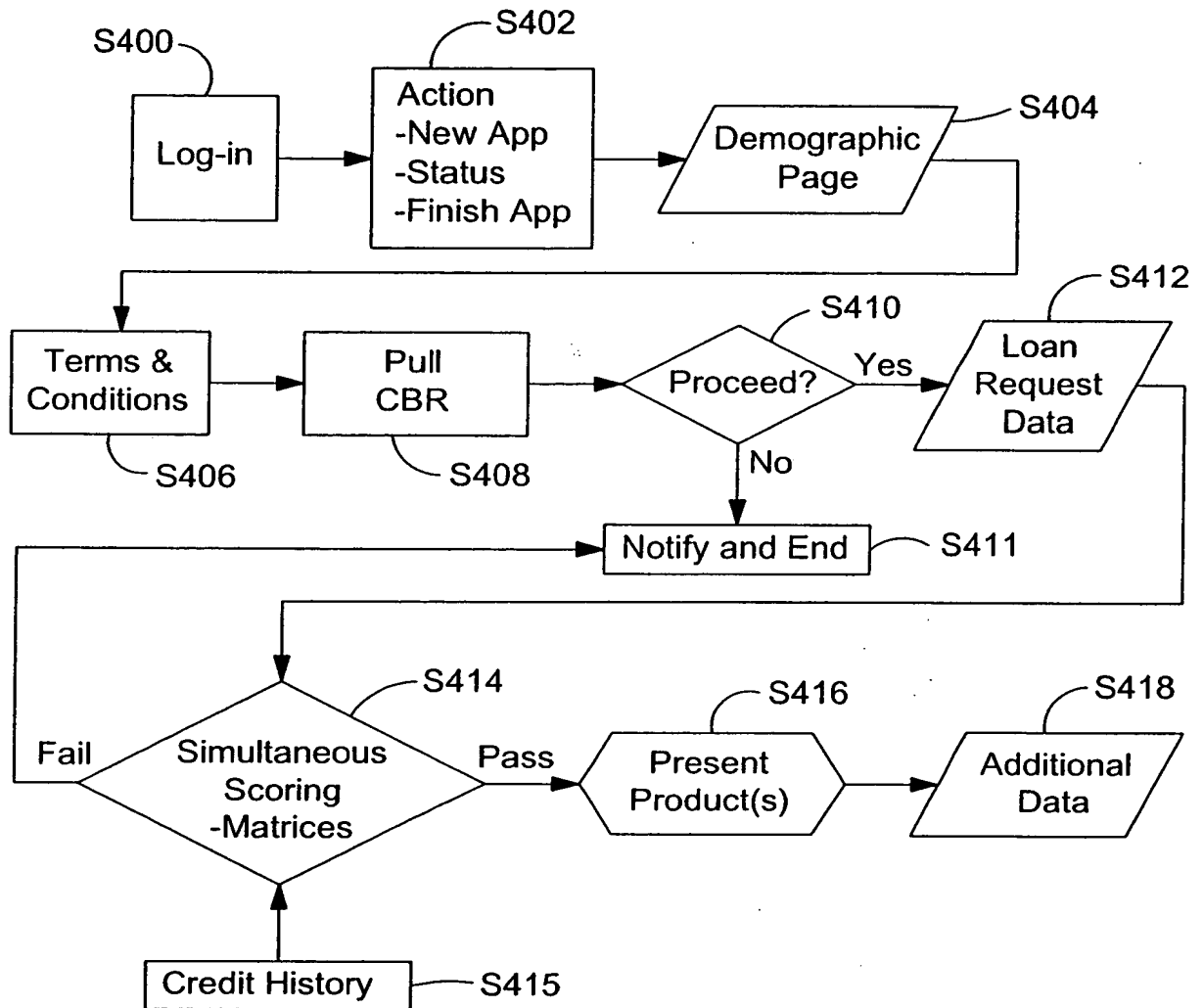
10/45

Fig. 4B



11/45

Fig. 5



TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342/p1,p2- deb, mah

12/45

Home

My Services

About Us

FAQ

Partners

Log Out

Search Criteria

Program Type:

Season:

State:

Available Program Sponsors

Sponsor Company A

Sponsor Company B

Sponsor Company C

Sponsor Company D

Add Selected

Remove Selected

Selected Program Sponsors

Available Product Types

Additive

Equipment

Feed

Fertilizer

Add Selected

Remove Selected

Selected Product Types

Available Crop Types

Barley

Corn

Hay

Oats

Add Selected

Remove Selected

Selected Crop Types

Product Description:

Separate multiple search items with a comma

Clear Selections

Find Program

Fig. 6

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342 D, 02- deb, mah

13/45

[Home](#)
[My Services](#)
[About Us](#)
[FAQ](#)
[Partners](#)
[Log Out](#)

Search Results

Sort by: Program

| Program Sponsor | Product Type | Program Name | Crop Type | Season |
|-------------------|------------------------|--------------|----------------|--------|
| Sponsor Company A | Herbicide, Insecticide | Program A | Corn, Soybeans | 2002 |
| Sponsor Company A | Herbicide | Program A1 | Corn, Soybeans | 2002 |
| Sponsor Company A | Herbicide | Program A2 | Corn, Soybeans | 2002 |
| Sponsor Company A | Herbicide, Seed | Program A3 | Corn | 2002 |
| Sponsor Company B | Additive, Herbicide | Program B1 | Corn, Soybeans | 2002 |
| Sponsor Company B | Additive, Herbicide | Program B2 | Corn, Soybeans | 2003 |
| Sponsor Company C | Seed | Program C | Corn | 2002 |
| Sponsor Company D | Seed | Program D1 | Corn | 2002 |
| Sponsor Company D | Seed | Program D2 | Corn | 2002 |
| Sponsor Company D | Seed | Program D3 | Corn | 2002 |
| Sponsor Company E | Seed | Program E1 | Corn | 2002 |
| Sponsor Company E | Seed | Program E2 | Corn | 2002 |
| Sponsor Company F | Herbicide, Seed | Program F1 | Corn | 2002 |
| Sponsor Company F | Seed | Program F2 | Corn | 2002 |
| Sponsor Company F | Seed | Program F3 | Corn | 2002 |

Showing 1-15 of 19

New Search

Fig. 7A

14/45

Home

My Services

About Us

FAQ

Partners

Log Out

Search Results

Sort by: Program

| Program Sponsor | Product Type | Program Name | Crop Type | Season |
|-------------------|--------------|--------------|----------------|--------|
| Sponsor Company G | Seed | Program G | Corn, Soybeans | 2002 |
| Sponsor Company H | Seed | Program H | Corn, Soybeans | 2002 |
| Sponsor Company I | Seed | Program I1 | Corn | 2002 |
| Sponsor Company I | Seed | Program I2 | Corn | 2002 |

Showing 16-19 of 19

New Search

Fig. 7B

15/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

| |
|---|
| <p>Program Details</p> <p>Program F1</p> <p>Eligibility:</p> <ul style="list-style-type: none">Customers who choose to purchase both their seed and crop protection products may qualify for Program F1. <p>Rate:</p> <ul style="list-style-type: none">Prime minus 2.5% VariableAvailabe through John Deere Credit <p>Deadlines:</p> <ul style="list-style-type: none">Application and Seed order deadline: March 1, 2002Chemical purchase deadline: July 31, 2002 <p>Minimum Purchase seed and crop protection:</p> <ul style="list-style-type: none">\$15,000 Minimum Company Q seed order\$10,000 Minimum purchase Sponsor Company F Crop Protection products (listed below) <p>Notes:</p> <ul style="list-style-type: none">Early Pay offered on seed purchases only<ul style="list-style-type: none">Early Pay deadline dates apply. <p>Eligible Crop Protection Products:</p> <ul style="list-style-type: none">Product Tradename RProduct Tradename S |
|---|

Fig. 8A

| |
|---------|
| Fig. 8A |
| Fig. 8B |

Fig. 8

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342, 01, 02 - deb, mah

16/45

- Product Tradename T
- Product Tradename U
- Product Tradename V
- Product Tradename W
- Product Tradename X
- Product Tradename Y
- Product Tradename Z

Program Type: Financing

John Deere Credit Company F Finance Product - Seed and Chemical

Purpose:

Minimum finance amount:

Rate Information:

Payment Due Information:

Application Deadline:

Early Payment Applies

Early Pay Schedule:

Crop Input Financing

\$25,000

Prime - 2.5%

12/15/2002

03/01/2002

John Deere Credit

Apply

Back

New Search

Fig. 8B

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342, D2 - deb, mah

17/45

| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|
|------|-------------|----------|-----|----------|---------|

My Applications

New Application

Change Password

Demographic Information

* indicates required fields

Business Structure:
Legal Business Name:
Business Address 1:
Business Address 2:
Business City:
Business State:
Business Zip Code:
Business County:
Country
Federal Tax ID:
E-mail Address:
Business Phone Number:
Years At Current Business Address:

C-Corporation

Company M

1 Main St

Urbandale

Iowa

50322

Polk

United States

XX-XXXXXXX

CompanyM@aol.com

XXX-XXX-XXXX

19

Primary Owner

First Name:
Middle Initial:

John

Fig. 9A
Fig. 9B

Fig. 9A

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342.012 - deb, mah

18/45

| | | |
|----------------------------------|--|-----|
| Last Name: | <input type="text" value="Doe"/> | * |
| Suffix: | <input type="text"/> | |
| Date of Birth: | <input type="text" value="June"/> <input type="text" value="5"/> <input type="text" value="1972"/> | * |
| Social Security Number: | <input type="text" value="XXX-XX-XXXX"/> | |
| Is the applicant a U.S. Citizen: | <input type="text" value="Yes"/> | * |
| Percent Owned: | <input type="text" value="25"/> | % * |
| Home Address | | |
| Same as Business Address: | <input type="checkbox"/> | |
| Home Address 1: | <input type="text" value="1 Easy St"/> | * |
| Home Address 2: | <input type="text"/> | |
| Home City: | <input type="text" value="Urbandale"/> | * |
| Home State: | <input type="text" value="Iowa"/> | * |
| Home Zip Code: | <input type="text" value="50322"/> | * |
| Home Phone Number: | <input type="text" value="XXX-XXX-XXXX"/> | * |
| E-mail Address: | <input type="text" value="JohnDoe@mail.com"/> | |

Number of Additional Owners?:

Please check all your information, then click "Continue".

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 9B

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342, D1, D2 - deb, mah

19/45

Fig. 10

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

My Applications

New Application

Change Password

Demographic Information

Business Structure: *

Country: *

Is the Applicant a U.S. Citizen: *

First Name: *

Middle Initial: *

Last Name: *

Suffix: *

Address 1: *

Address 2: *

City: *

State: *

Zip Code: *

County: *

Business Phone Number: * Ext.:

Social Security Number:

Date of Birth: *

E-mail Address:

Years At Current Residence: *

Is there a co-applicant on this request:

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342, 01, 02 - deb, mah

20/45

Fig. 11

| Home | My Services | About Us | FAQ | Partners | Log Out |
|---|-------------|---------------------------------|-----|-----------------------|---------|
| <p>My Applications</p> <p>New Application</p> <p>Change Password</p> | | | | | |
| <p>Loan Application</p> <p>* indicates required fields</p> | | | | | |
| Purpose of Loan | | Equipment ▾ * | | | |
| Total Selling Price | | 100000 * | | | |
| Cash Down Payment | | 25000 | | | |
| Trade-in Allowance | | 0 | | | |
| Amount Requested | | 75000 * | | | |
| Payment Frequency | | Annual ▾ * | | | |
| Year Started Farming | | 1985 ▾ * | | | |
| Major Crop | | Corn ▾ * | | | |
| Equipment Make | | Equipment Category | | Edit | |
| John Deere | | Combines & Harvesting Equipment | | Enter | |
| | | Add Equipment | | | |
| Income Information | | | | | |
| Gross Farm Income * | | 500000 * | | | |
| Non-Farm Income ¹ * | | 0 * | | | |
| <p>¹Alimony, child support, or separate maintenance need not be disclosed unless relied upon for credit.</p> | | | | | |
| Balance Sheet Information | | | | | |
| Total Assets | | 1000000 * | | | |
| Total Liabilities | | 200000 * | | | |
| | | Continue ▴ | | Save and Finish Later | |

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

21/45

| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|
|------|-------------|----------|-----|----------|---------|

| | |
|---|---|
| Testing JDC Equipment Loan | |
| Lender Profile | |
| Product Maintenance | |
| View/Assign Zip Codes | |
| Product Criteria | |
| Edit Users | |
| Applicant Is: | Select an Entity ▾ |
| Country: | Select One ▾ |
| Is the Applicant a U.S. Citizen: | Select One ▾ |
| State: | Select a State ▾ |
| Zip Code: | |
| Date of Birth: | <input type="text"/> / <input type="text"/> / <input type="text"/> mm/dd/yyyy |
| Is there a Co-Applicant: | Select One ▾ |
| Credit Score | 0 |
| Has the Applicant filed for bankruptcy: | Select One ▾ |
| Time at Residence: | Select One ▾ |
| Loan Information | |
| Selling Price | 0 |
| Loan Amount Requested | 0 |
| Years in Business | 0 |
| Major Crop | Select One ▾ |
| Equipment Category | Select One ▾ |

Fig. 12A

Fig. 12A

Fig. 12B

Fig. 12

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, P2 - deb, mah

22/45

| | |
|---|--------------|
| Equipment Make | Select One ▾ |
| Is the Equipment Used? | Select One ▾ |
| What will the equipment be used for? | Select One ▾ |
| Will the Equipment be used for Custom Work? | Select One ▾ |
| Income Information | |
| Gross Farm Income | 0 |
| Income | 0 |
| Net Worth | 0 |
| Balance Sheet Information | |
| Total Assets | 0 |
| Total Liabilities | 0 |
| <div>Display Results Clear All Close</div> | |

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 12B

Home

My Services

About Us

FAQ

Partners

Log Out

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Supplemental Questions for "JDC Equipment Loan"

Supplemental Question

Category

Equipment

Question

Select all:

Equipment Description

Equipment Model #

Equipment Serial #

Equipment Year

Current Equipment Hours

Trade-in Make

Trade-in Description

Trade-in Model #

Trade-in Serial #

Trade-in Year

Current Hours on trade-in

Payoff Lender Name

Payoff Phone Number

Fig. 13A

Fig. 13A
Fig. 13B

Fig. 13

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D12- deb, mah

24/45

Payoff Account Number

Seller Name

Seller Contact

Address

City

State

Zip

Phone Number

Fax Number

Seller Number

Seller Branch Number

Seller Email Address

Save

Close

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 13B

25/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

Lender Profile
Product Maintenance
View/Assign Zip Codes
Product Criteria
Edit Users

Supplemental Questions for "JDC Equipment Loan"

Supplemental Question
Category

Question Select all:

Additional Loan Request Info.
Select a Maturity Date

Additional Applicant Info.
Marital Status
If Married, Spouse's First Name
If Married, Spouse's Middle Initial
If Married, Spouse's Last Name
If Married, Spouse's Suffix
If Married, Spouse's Social Security Number
If Married, Spouse's Birth Date
Rent or Own Current Residence

Fig. 14A

Fig. 14A

Fig. 14B

Fig. 14C

Fig. 14

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342 D1, D2 - deb, mah

26/45

| |
|---|
| <u>Rent or own business address</u> |
| <u>Number of Dependents</u> |
| Is the applicant a co-maker, co-signer, or guarantor on any loans |
| Are there any unsatisfied judgements against you |
| Are any accounts past due, in default or dispute |
| Is the applicant obligated to pay alimony, child support, or separate maintenance |
| Do you lease any machinery or equipment |
| Do you sell any products under other names |
| Are there any liens on your crops |
| Is the applicant a defendant in any pending lawsuit |
| Has the applicant ever filed for any chapter of bankruptcy |
| If employed elsewhere, employer name |
| If employed elsewhere, employer phone |
| Does the applicant own any livestock |
| Does the applicant lease any machinery or equipment |
| Checking account balance |
| Net Farm Income |
| Does the applicant have any crop insurance |
| <u>Primary Bank Info</u> |
| Bank Name |
| Contact Last Name |
| Contact First Name |
| Phone Number |

Fig. 14B

27/45

| | |
|--|--|
| City | |
| State | |
| Do you have a checking or savings account or both | |
| Do you have a major credit card | |
| Primary Credit Reference | |
| Finance Company Name | |
| Contact Name | |
| Address | |
| Phone Number | |
| City | |
| State | |
| Additional Company Info. | |
| Inception Date | |
| Incorporation Date | |
| Signing Officer's First Name | |
| Signing Officer's Middle Initial | |
| Signing Officer's Last Name | |
| Signing Officer's Suffix | |
| Officer's title | |
| Organization ID | |
| State of Organization | |
| State of Chief Executive Officer | |
| <div>SaveClose</div> | |
| All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE. | |

Fig. 14C

28/45

Home

My Services

About Us

FAQ

Partners

Log Out

My Applications

New Application

Change Password

Application Review

Demographic Information

Name

John Doe

Business Structure

Sole Proprietorship

US Citizen

Yes

Address

1 Easy St

Country

USA

Years At Current Residence

19

Work Phone

XXX-XXX-XXXX Ext:111

Social Security Number

XXX-XX-XXXX

Birth Date

6/5/1972

E-mail

JohnDoe@mail.com

Loan Information

Application Number

1928

Purpose of Loan

Equipment

Selling Price

\$100,000.00

Down Payment

\$25,000.00

Edit

Fig. 15A

Fig. 15B

Fig. 15

Fig. 15A

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, p2- deb, mah

29/45

| | | | |
|----------------------|----------------|--|--|
| Amount Requested | \$75,000.00 | | |
| Payment Frequency | Annual | | |
| Year Started Farming | 1985 | | |
| Major Crop | Corn | | |
| Gross Farm Income | \$500,000.00 | | |
| Non-Farm Income | \$0.00 | | |
| Total Assets | \$1,000,000.00 | | |
| Total Liabilities | \$200,000.00 | | |

| Equipment Category | Manufacturer | Is the Equipment New or Used | Intended use | Is the equipment used for Custom Work |
|---------------------------------|--------------|------------------------------|--------------|---------------------------------------|
| Combines & Harvesting Equipment | John Deere | New | Agricultural | No |

Please click on submit only once. This process could take several minutes depending on you connection speed.

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 15B

30/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

My Applications

New Application

Change Password

Application Complete

Thank you for completing the online application process Your application is being submitted. You will be contacted if additional information is required to complete the process.

Your application number is: 1298

If you have any questions or comments about iVesta Financial Solutions, please email us at ops@ivestafinancial.com or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time.

Home

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 16

31/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

Choose an Offer

My Applications
New Application
Change Password

Congratulations! You have received the following 4 offers. If you have any questions or comments about these offers, please feel free to e-mail us or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time. Please write down your application number so you can reference your results:
Application Number: 1298

Important: You can only choose one offer from the list below.

Instant Approval
You have been approved for the following 1 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its "Details."

| Term Loan | | Interest | |
|--------------------|--------------------------|-------------|-------|
| Lender | Product | Amount | Rate |
| iVesta Test Lender | iVesta Test Product-Auto | \$75,000.00 | 7.75% |

Term Note

Pending Approval

Details

Accept Offer

Fig. 17A

Fig. 17A

Fig. 17B




Fig. 17

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, p2 - deb, mah

32/45

We expect you to receive approval for the following 3 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its "Details."

| Term Loan | | Interest | | | |
|---|---------------|--------------------------------|----------------------|---------------------------------------|---|
| Lender | Product | Amount | Rate | Months | Details |
| iVesta Test Lender | iVesta Test | | | | |
| | Product-Auto | \$75,000.00 | 6.65%- 7.25% | <input type="text"/> |  Details |
| | Term Note | | | | Accept Offer |
| Deere Credit Inc. | JDC Equipment | \$75,000.00 | 7.50%- 9.50% | <input type="text"/> |  Details |
| | Loan | | | | Accept Offer |
| Lease | | | | | |
| Lease Payments are calculated for a Payment Frequency of annual unless noted otherwise. | | | | | |
| Lease | | Amount | Months | Buyout | |
| Lessor | Product | Amount | Months | Option | *Payment |
| iVesta Test Lender | iVesta Test | | | | |
| | Product-Lease | \$75,000.00 | <input type="text"/> | <input type="text"/> | \$0.00 |
| | | | | |  Details |
| | | | | | Accept Offer |
| | | Not Interested | | Save and Review Later | |

*Lease Payments are an estimate.

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 17B

33/45

| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|
|------|-------------|----------|-----|----------|---------|

My Applications

New Application

Change Password

Offer Transition

John Deere Credit

This is John Deere Credit's marketing text.

Thank You for choosing Deere Credit Inc.

Summary of Terms

The following summarizes the next steps involved with obtaining this financing.

A John Deere Credit representative will be in contact with you to complete the loan order for closing.

Terms & Conditions

The following are the 'Terms and Conditions' for this product.

A first lien will be taking on the equipment purchased.

Continue

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 18

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 16342 D1, D2 - deb, mah

34/45

Home

My Services

About Us

FAQ

Partners

Log Out

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Product Criteria

Loan Type:

Equipment

JDC Equipment Loan

Pass/Fail

Score

Criteria

Weights

Test

Score

Offer

Text

Supplement

Questions

Edit

Edit

Edit

Edit

Edit

Edit

Edit

Edit

Close

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 19

35/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

"JDC Equipment Loan" Credit Product Details

*Indicates required fields. Dates need to be in (mm/dd/yyyy) format.

No '\$', '%', or commas

Application Type

Product Type

Product Name

Lender Product Code

Approval Type

Interest Type

Interest Rate Range

*Current Prime Rate: 4.75 %

Equipment *

Term Loan *

JDC Equipment Loan

Pending *

Fixed *

Based On: Fixed Values

7.5 Min 9.5 Max

Term (Months)

6 Min 60 Max

Product Effective Date

Start End

Additional Terms

Add Additional Terms

Is this product associated with a program incentive? No *

Save

Close

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 20

36/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

Pass/Fail Criteria for "JDC Equipment Loan" Credit Product

Save **Close**

Pass/Fail Minimum/Maximum

Check a minimum field to specify a minimum allowable value.

Check a maximum field to specify a maximum allowable value.

Check both fields to specify an allowable range.

| Pass/Fail Criteria | Minimum | Maximum | Select all Minimums | Deselect all |
|--------------------|--|--|-------------------------------------|--------------------------|
| Requested Amount | <input checked="" type="checkbox"/> 1000 | <input checked="" type="checkbox"/> 1000 | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Years in Farming | <input type="checkbox"/> 0 | <input type="checkbox"/> 0 | <input type="checkbox"/> | <input type="checkbox"/> |
| Gross Farm Income | <input type="checkbox"/> 0 | <input type="checkbox"/> 0 | <input type="checkbox"/> | <input type="checkbox"/> |
| Total Assets | <input type="checkbox"/> 0 | <input type="checkbox"/> 0 | <input type="checkbox"/> | <input type="checkbox"/> |
| Net Worth | <input type="checkbox"/> 0 | <input type="checkbox"/> 0 | <input type="checkbox"/> | <input type="checkbox"/> |

Fig. 21A

| |
|----------|
| Fig. 21A |
| Fig. 21B |
| Fig. 21C |
| Fig. 21D |
| Fig. 21E |
| Fig. 21F |
| Fig. 21G |

Fig. 21

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D1, D2 - deb, mah

37/45

| | | | | |
|--------------------------|--------------------------|---|--------------------------|---|
| Years at Current Address | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Age of Applicant | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Debt Ratio | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Debt/Equity Ratio | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Income | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Loan Request/Net Worth | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| % Loan to Value | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |
| Credit Bureau Score | <input type="checkbox"/> | 0 | <input type="checkbox"/> | 0 |

Pass/Fail Exclude

Check a field to exclude loans.
e.g. Refuse loans where the applicant has had a bankruptcy.

| | | |
|-----------------------------------|-------------------------------------|-------------------------------------|
| Pass/Fail Criteria | Exclude | Select all Excludes Deselect all |
| Applicant is not a US citizen | <input checked="" type="checkbox"/> | |
| Applicant does not live in US | <input checked="" type="checkbox"/> | |
| Equipment is used | <input type="checkbox"/> | |
| Equipment is new | <input type="checkbox"/> | |
| Equipment is used for custom work | <input type="checkbox"/> | |
| There is a co-applicant | <input type="checkbox"/> | |
| Applicant has had a bankruptcy | <input type="checkbox"/> | |

Equipment Categories

Check a field to include equipment categories.
e.g. Accept loans for tractors.

Fig. 21B

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D1, D2 - deb, mah

38/45

| Equipment Category | Include | Select all Categories Deselect all Categories |
|---------------------------------|-------------------------------------|---|
| Antique Farm Equipment | <input checked="" type="checkbox"/> | |
| Combines & Harvesting Equipment | <input checked="" type="checkbox"/> | |
| Cotton Equipment | <input checked="" type="checkbox"/> | |
| Dairy Equipment | <input checked="" type="checkbox"/> | |
| Field Tillage Equipment | <input checked="" type="checkbox"/> | |
| Grain Handling Equipment | <input checked="" type="checkbox"/> | |
| Hay & Forage Equipment | <input checked="" type="checkbox"/> | |
| Industrial/Heavy Equipment | <input checked="" type="checkbox"/> | |
| Irrigation Equipment | <input checked="" type="checkbox"/> | |
| Lawn & Garden | <input checked="" type="checkbox"/> | |
| Livestock Equipment | <input checked="" type="checkbox"/> | |
| Other | <input checked="" type="checkbox"/> | |
| Planting & Seeding Equipment | <input checked="" type="checkbox"/> | |
| Rotary Cutters/Shredders | <input checked="" type="checkbox"/> | |
| Skid-Steer Loaders | <input checked="" type="checkbox"/> | |
| Sprayers/Fertilizer Equipment | <input checked="" type="checkbox"/> | |
| Tractors | <input checked="" type="checkbox"/> | |
| Trucks & Trailers | <input checked="" type="checkbox"/> | |
| Utility Vehicles | <input checked="" type="checkbox"/> | |
| Wagons & Carts | <input checked="" type="checkbox"/> | |
| Equipment Use | | |

Fig. 21C

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, D2- deb, mah

39/45

| | | |
|--|-------------------------------------|--|
| <p>Check a field to include equipment usages. e.g. Accept loans for agricultural equipment.</p> | | <p>Select all Uses Deselect all Uses</p> |
| Equipment Use | Include | |
| Agricultural | <input checked="" type="checkbox"/> | |
| Other Commercial | <input checked="" type="checkbox"/> | |
| Equipment Make | | |
| <p>Check a field to include equipment manufacturers. e.g. Accept loans for John Deere equipment.</p> | | <p>Select all Manufacturers Deselect all Manufacturers</p> |
| Equipment Make | Include | |
| Agco | <input checked="" type="checkbox"/> | |
| Allied | <input checked="" type="checkbox"/> | |
| Allis Chalmers | <input checked="" type="checkbox"/> | |
| Arts Way | <input checked="" type="checkbox"/> | |
| Badger | <input checked="" type="checkbox"/> | |
| Better Built | <input checked="" type="checkbox"/> | |
| Case | <input checked="" type="checkbox"/> | |
| Case-IH | <input checked="" type="checkbox"/> | |
| Claas | <input checked="" type="checkbox"/> | |
| Deutz | <input checked="" type="checkbox"/> | |
| Fendt | <input checked="" type="checkbox"/> | |
| Ford | <input checked="" type="checkbox"/> | |
| Ford NH | <input checked="" type="checkbox"/> | |

Fig. 21D

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.

DOCKET: 163421, p2 - deb, mah

40/45

| | |
|-------------------------|-------------------------------------|
| Gehl | <input checked="" type="checkbox"/> |
| Great Plains | <input checked="" type="checkbox"/> |
| Hesston | <input checked="" type="checkbox"/> |
| International Harvester | <input checked="" type="checkbox"/> |
| John Deere | <input checked="" type="checkbox"/> |
| Kinze | <input checked="" type="checkbox"/> |
| Kuhn | <input checked="" type="checkbox"/> |
| Lull | <input checked="" type="checkbox"/> |
| Lundell | <input checked="" type="checkbox"/> |
| Massey Ferguson | <input checked="" type="checkbox"/> |
| New Holland | <input checked="" type="checkbox"/> |
| Other Makes | <input checked="" type="checkbox"/> |
| Steiger | <input checked="" type="checkbox"/> |
| Tye | <input checked="" type="checkbox"/> |
| Valley | <input checked="" type="checkbox"/> |
| Valmet | <input checked="" type="checkbox"/> |
| Vermeer | <input checked="" type="checkbox"/> |
| Versatile | <input checked="" type="checkbox"/> |
| White | <input checked="" type="checkbox"/> |
| Woods | <input checked="" type="checkbox"/> |
| Zetor | <input checked="" type="checkbox"/> |

Major Crop

Check a field to include crop types.
e.g. Accept loans for barley.

Fig. 21E

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, D2- deb, mah

41/45

| Major Crop | Include | Select all Crops <u>Deselect all Crops</u> |
|---------------|-------------------------------------|---|
| Barley | <input checked="" type="checkbox"/> | |
| Cabbage | <input checked="" type="checkbox"/> | |
| Canola | <input checked="" type="checkbox"/> | |
| Carrots | <input checked="" type="checkbox"/> | |
| Corn | <input checked="" type="checkbox"/> | |
| Corn Silage | <input checked="" type="checkbox"/> | |
| Cotton | <input checked="" type="checkbox"/> | |
| Cucumbers | <input checked="" type="checkbox"/> | |
| D.C. Soybeans | <input checked="" type="checkbox"/> | |
| Dry Beans | <input checked="" type="checkbox"/> | |
| Hay | <input checked="" type="checkbox"/> | |
| Horseradish | <input checked="" type="checkbox"/> | |
| Melons | <input checked="" type="checkbox"/> | |
| Milo | <input checked="" type="checkbox"/> | |
| Oats | <input checked="" type="checkbox"/> | |
| Onions | <input checked="" type="checkbox"/> | |
| Other | <input checked="" type="checkbox"/> | |
| Peanuts | <input checked="" type="checkbox"/> | |
| Peas | <input checked="" type="checkbox"/> | |
| Popcorn | <input checked="" type="checkbox"/> | |
| Potatoes | <input checked="" type="checkbox"/> | |
| Pumpkins | <input checked="" type="checkbox"/> | |

Fig. 21F

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 vlp2 - deb, mah

42/45

| | |
|----------------|-------------------------------------|
| Rice | <input checked="" type="checkbox"/> |
| Rye | <input checked="" type="checkbox"/> |
| Seed Corn | <input checked="" type="checkbox"/> |
| Snap Beans | <input checked="" type="checkbox"/> |
| Sorghum | <input checked="" type="checkbox"/> |
| Soybeans | <input checked="" type="checkbox"/> |
| Sugar Beets | <input checked="" type="checkbox"/> |
| Sugarcane | <input checked="" type="checkbox"/> |
| Sunflowers | <input checked="" type="checkbox"/> |
| Sweet Corn | <input checked="" type="checkbox"/> |
| Sweet Potatoes | <input checked="" type="checkbox"/> |
| Tobacco | <input checked="" type="checkbox"/> |
| Tomatoes | <input checked="" type="checkbox"/> |
| Wheat - Spring | <input checked="" type="checkbox"/> |
| Wheat - Winter | <input checked="" type="checkbox"/> |
| White Corn | <input checked="" type="checkbox"/> |

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 21G

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D1, D2 - deb, mah

43/45

| | | | | | |
|------|-------------|----------|-----|----------|---------|
| Home | My Services | About Us | FAQ | Partners | Log Out |
|------|-------------|----------|-----|----------|---------|

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

JDC Equipment Loan

Select Criteria: Credit Report Score ▼

*indicates required fields

When applicable, enter percentages as decimals (e.g. 40% = 0.4)

If you wish to disable scoring for a criteria type, please go to Criteria Weights and set the weight for that criteria to 0%.

| Score | <input type="checkbox"/> Inverted Scoring | | |
|-------|---|--|---|
| 5 | * | <input style="width: 90%;" type="text" value="750"/> | <input style="width: 90%;" type="text" value="Or Greater"/> |
| 4 | * | <input style="width: 90%;" type="text" value="725"/> | <input style="width: 90%;" type="text" value="749.99"/> |
| 3 | * | <input style="width: 90%;" type="text" value="700"/> | <input style="width: 90%;" type="text" value="724.99"/> |
| 2 | * | <input style="width: 90%;" type="text" value="675"/> | <input style="width: 90%;" type="text" value="699.99"/> |
| 1 | * | <input style="width: 90%;" type="text" value="650"/> | <input style="width: 90%;" type="text" value="674.99"/> |
| 0 | * | <input style="width: 90%;" type="text"/> | <input style="width: 90%;" type="text" value="Or Lower"/> |

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 22

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342 D, P2 - deb, mah

44/45

| | |
|--|-----------------------------------|
| Home My Services About Us FAQ Partners Log Out | |
| Lender Profile Product Maintenance View/Assign Zip Codes Product Criteria Edit Users | |
| Criteria Weights - JDC Equipment Loan | |
| Criteria Type | |
| *indicates required fields | Sum of all values must equal 100% |
| Credit Report Score | 0 % |
| % Loan To Value | 0 % |
| Years in Farming | 0 % |
| Debt / Equity | 0 % |
| Gross Farm Income | 0 % |
| Years at Current Address | 0 % |
| Net Worth | 0 % |
| Loan Request/Net Worth | 0 % |
| Income | 0 % |
| Total Assets | 0 % |
| <input type="button" value="Submit"/> <input type="button" value="Cancel"/> <input type="button" value="Calc Totals"/> | Total <input type="text"/> % |
| *Auto Offer Score (0-5): <input type="text"/> | |
| *Review Score (0-5): <input type="text"/> | |
| All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE. | |

Fig. 23

45/45

Home

My Services

About Us

FAQ

Partners

Log Out

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Adding Additional Term for "JDC Equipment Loan" Credit Product

*indicates required fields.

Label

Description
(200 Characters)

*

*

Save

Close

All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.

Fig. 24